



# NAU Country<sup>®</sup>

A QBE Insurance Company

# Pasture Fire

## How does it work?

NAU Country's Pasture Fire insures Pasture, Rangeland, and Forage (PRF) ground against fire caused by the direct result of lightning strikes, equipment/machinery, and weather-related downed power lines. The policy also covers fire department services up to \$750 for charges incurred when the fire department is called to save or protect a pasture.

All insurable pasture acreage at any one location must be insured, unless otherwise agreed by NAU Country. A location is defined as a section, Farm Service Agency (FSA) farm serial number, or other methods of measurement identified on the Schedule of Insurance.

Insured acreage must be located in an area which has some type of fire protection service provided by local, county, state, federal, or private agencies\*. Land not serviced by some type of organized fire protection will be uninsurable under this policy.

\*Some states excluded, please contact your NAU Country representative for availability.

## Important dates

Pasture Fire must be purchased by April 30. The policy will take effect the later of 12:01 a.m. on January 1, or 30 days after the date the signed application for coverage is received. The policy is in effect until the earlier of the total destruction of the acreage or until the coverage expires at 11:59 p.m. on December 31. Pasture Fire is an annual policy and is only for the crop year specified on the application. A minimum premium of \$250 is required for this policy. Rates will vary by state and county.

Pasture Fire premium will be billed on October 1, with premium due by November 1 (postmarked by October 31). For any unpaid premium, interest will attach on November 1.

## Loss calculations

Loss payment is determined by the amount payable per acre as stated on the Schedule of Insurance, multiplied by the agreed upon number of acres destroyed. There will be a \$100 deductible per occurrence.

## Liability and Claim example

A farmer has 300 acres of PRF ground insured at \$20.00 per acre. The Pasture Fire policy provides a \$6,000 coverage.

A downed power line due to weather causes 200 acres of insured PRF ground to burn that is in a location stated on the Schedule of Insurance.

The loss payment on the insured acreage would be calculated by:

- Loss acres X amount payable per acre = preliminary loss payment  
 $200 \text{ acres} \times \$20.00 \text{ per acre} = \$4,000$
- Preliminary loss payment - deductible = Indemnity  
 $\$4,000 - \$100 = \$3,900$

This handout is only an overview of the described product. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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